



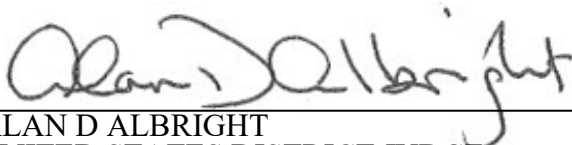
on the face of the record in order to accept the recommendation.”). The Court has reviewed the report and recommendation and finds no clear error.

**IT IS THEREFORE ORDERED** that the Report and Recommendation of United States Magistrate Judge Hightower (ECF No. 13) is **ADOPTED**.

**IT IS FURTHER ORDERED** that Defendants US Bank Trust National Association as Owner Trustee for VRMTG Asset Trust, Fay Servicing, LLC, and Mortgage Electronic Registration Systems, Inc.’s Motion for Summary Judgment (ECF No. 11) is **GRANTED**.

**IT IS FINALLY ORDERED** that the Court **GRANTS** summary judgment for Defendants John Does 1-20. A separate final judgment reflecting the terms of this Order will be entered.

**SIGNED** this 25th day of June, 2024.

  
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ALAN D ALBRIGHT  
UNITED STATES DISTRICT JUDGE